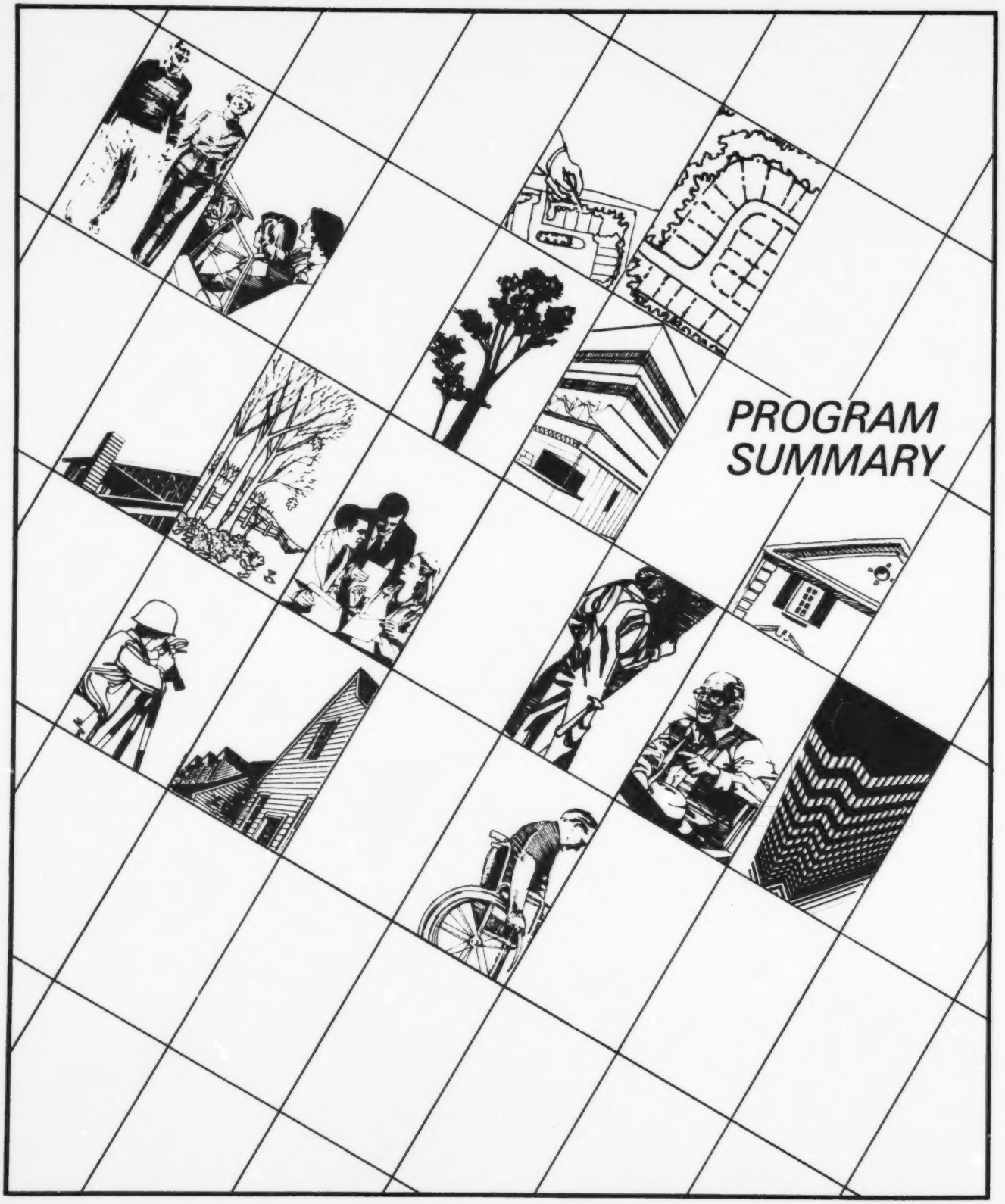

PROGRAM SUMMARY

Nova Scotia
Department of Housing

TABLE OF CONTENTS

DEPARTMENT OF HOUSING PROGRAMS
1986 - 87

	PAGE
INTRODUCTION	1
NOVA SCOTIA DEPARTMENT OF HOUSING OFFICES	2-3
ACCESS-A-HOME PROGRAM	4
APARTMENT CREATION PROGRAM	5-6
BRIDGE FINANCING FOR PRIVATE NON-PROFIT HOUSING CO-OPERATIVES	7
BUY NOW - BUILD LATER PROGRAM	8
EMERGENCY SHELTER PROGRAM	9
FAMILY BENEFITS HOUSING PROGRAM	10-11
HALIFAX/DARTMOUTH/METROPOLITAN AREA REGION DEMONSTRATION PROGRAM	12
HOUSING AUTHORITIES	13
LAND SERVICING/LOT SALES PROGRAM	14
LEASE PURCHASE HOUSING PROGRAM (1986)	15
MINIMUM SHELTER PROGRAM	16
NOVA SCOTIA HOME AWARDS PROGRAM	17
PARENT APARTMENT PROGRAM	18
PRIVATE NON-PROFIT HOUSING PROGRAM	19
PROVINCIAL HOUSING EMERGENCY REPAIR PROGRAM	20
PUBLIC NON-PROFIT HOUSING - FAMILY UNITS	21-22
PUBLIC NON-PROFIT HOUSING - SENIOR CITIZENS	23-24
PUBLIC NON-PROFIT HOUSING PROGRAM - SPECIAL CARE	25
RENT SUPPLEMENT PROGRAM	26

TABLE OF CONTENTS

DEPARTMENT OF HOUSING PROGRAMS
1986 - 87

	PAGE
RESIDENTIAL INTENSIFICATION PROGRAM	27
RURAL AND NATIVE HOUSING PROGRAM	28
SECOND MORTGAGE PROGRAM	29
SELF-HELP HOUSING PROGRAM	30
SENIOR CITIZENS ASSISTANCE PROGRAM	31
SHELL HOUSING PROGRAM	32-33
SMALL LOANS ASSISTANCE PROGRAM	34
SMALL HOUSE STARTER HOME	35
STUDENT HOUSING PROGRAM	36

INTRODUCTION

Homes provide physical and emotional shelter and are the largest single investment any of us will ever make. For these reasons the provincial government has a commitment to providing adequate, affordable housing at a reasonable cost to Nova Scotians.

The Department of Housing was established on November 9th, 1983 through Bill 66, an "Act Respecting Housing". The new Department replaces the Nova Scotia Housing Commission, an agency established in 1932, to encourage public and private housing initiatives and to make recommendations for improving housing conditions.

Because it was one of the first areas in Canada to be settled, Nova Scotia has a larger percentage of older housing than most other provinces. The Department has expanded its program and service portfolio to maintain the province's older housing stock, to serve special interest groups such as seniors, the handicapped and low to middle income families and to provide reasonably priced serviced land for potential homebuilders and contractors.

These programs have as their goal the improvement of conditions of disadvantaged individuals and groups in accordance with the Department's policy under Section 15(2) of the Charter of Rights. It should be noted that the housing programs available in Nova Scotia which are financed and delivered solely by Canada Mortgage and Housing Corporation are not included in this publication.

This booklet describes only the main features of each program. More detailed information on any of them may be obtained from the department's regional offices or from its head office.

NOVA SCOTIA DEPARTMENT OF HOUSING OFFICES

Head Office,
Royal Bank Building,
46 Portland Street,
P.O. Box 815,
Dartmouth, N.S.,
B2Y 3Z3

Telephone 424-4483

Cape Breton Regional Office, serves - Cape Breton County
Provincial Building, - Inverness County
Prince Street, - Richmond County
P.O. Box 1267, - Victoria County
Sydney, N.S.,
B1P 6J9

Telephone 539-6450 or toll free 1-539-9943

Port Hawkesbury Field Office serves - Port Hood
Provincial Building, **- Louisdale**
P.O. Box 149, **- River Denys**
Port Hawkesbury, N.S.
B0E 2V0

Telephone: 625-0650

Baille Ard Sales Office, serves - Baille Ard Land Assembly
661 Cottage Road,
Sydney, N.S.
B1P 6W6

Telephone: 562-7658

Central Regional Office, serves - Antigonish County
Maritime Building, - Colchester County
Provost Street, - Cumberland County
P.O. Box 481, - Guysborough County
New Glasgow, N.S. - Pictou County
B2H 5E5

Telephone 755-5065 or toll free 1-752-0101

Amherst District Office serves - Cumberland County
144 East Victoria Street,
P.O. Box 486,
Amherst, N.S.
B4H 4A1

Telephone: 667-1161

NOVA SCOTIA DEPARTMENT OF HOUSING OFFICES
(Cont'd)

Metro Regional Office, **serves** - **Halifax County**
Bedford Towers, - **Hants County**
P.O. Box 280,
Bedford, N.S.,
B4A 2X2

Telephone: 835-9981 or toll free - 1-835-7438/7439

Forest Hills Sales Office, **serves** - **Forest Hills Land Assembly**
1 Circassion Drive,
Dartmouth, N.S.
B2W 4R2

Telephone: 434-2223/2224/2228

Millwood Village Sales Office, serves - **Millwood Village Land Assembly and Sackville Lakes Land Assembly**
294 Beaverbank Cross Road,
Middle Sackville, N.S.
B4E 2E2

Telephone: 864-3232

Western Regional Office, **serves** - **Annapolis County**
166 Commercial Street, - **Digby County**
P.O. Box 1000, - **Kings County**
Middleton, N.S., - **Lunenburg County**
B0S 1P0 - **Shelburne County**
- **Queens County**
- **Yarmouth County**

Telephone 825-3481 or toll free - 1-825-3483

Liverpool District Office **serves** - **Lunenburg County**
267 Main Street, - **Shelburne County**
P.O. Box 1660, - **Queens County**
Liverpool, N.S.
B0T 1K0

Telephone: 354-2116 or toll free - 1-354-2294

ACCESS-A-HOME PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To assist persons or family members whose mobility is limited to wheelchairs.

ELIGIBILITY:

1. Client
   - (a) Applicant or member of applicant's family must be limited to a wheelchair because of a long term disability.
   - (b) Applicant must own, be part owner or have a life interest in, and must reside in the dwelling for which the application is made.

2. Dwelling
   - (a) Must be principal residence of the applicant and the person limited to a wheelchair.
   - (b) Must be single family unit and may be detached, semi-detached, a mobile home or one unit of row housing.
   - (c) Must be an existing home.

3. Eligible work
   - (a) Elimination of architectural barriers which restrict the use of a wheelchair.
   - (b) Elimination of architectural barriers must be a permanent nature.

FORM OF ASSISTANCE:

- (a) Participants with a gross family income of $0 to $15,000 per annum will receive a grant of 90 per cent of the first $1,500 of approved work and materials in place, which grant shall not exceed $1,350.00.
- (b) Participants with a gross family income of $15,001 to $30,000 per annum will receive a grant of 70 per cent of the first $1,500 of approved work and materials in place, which grant shall not exceed $1,050.00.
- (c) Participants with a gross family income of above $30,000 per annum will receive a grant of 50 per cent of the first $1,500 of approved work and materials in place, which grant shall not exceed $750.00.

APPLICATION PROCEDURE: Contact the Department of Housing office serving in your area.

APARTMENT CREATION PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To increase the number of apartments available to low and moderate income individuals or families by making loans to eligible applicants to increase the number of households accommodated in existing buildings and/or on existing serviced land in already built up locations in urban areas through the conversion of existing structures or additions thereto.

ELIGIBILITY:

(a) Applicant must be a resident of Nova Scotia for at least one (1) year or a corporation registered to carry on business in Nova Scotia.

(b) Applicant must have a good credit rating.

(c) Applicant shall enter into an agreement with the Minister of Housing respecting rents and their manner of calculation, to be charged to tenants for three (3) year period.

(d) All loans shall be used for creation of new apartment units.

(e) All work shall comply with Municipal by-laws and regulations.

FORM OF ASSISTANCE:

(a) Maximum loan shall not exceed $15,000.00 per eligible unit.

(b) Loan shall be secured by a registered first or second mortgage.

(c) The interest rate shall be established at the time of mortgage approval.

(Cont'd)

APARTMENT CREATION PROGRAM (Cont'd)

(d) Term of mortgage shall not exceed 10 years.

(e) Total of first and second mortgages shall not exceed 90% of the appraised market value after the project has been completed.

(f) Total capital costs of units created shall not exceed $40,000.00 per unit.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

BRIDGE FINANCING FOR PRIVATE NON-PROFIT HOUSING CO-OPERATIVES

RESPONSIBILITY:	Nova Scotia Department of Housing
PURPOSE:	To provide Private Non-Profit Housing Co-operatives undertaking new construction projects with up to ten per cent of their approved capital cost as interim financing.
ELIGIBILITY:	Bona fide Private Non-Profit Housing Co-operatives who have not commenced construction of the project.
FORM OF ASSISTANCE:	Loans required by Private Non-Profit Housing Co-operatives for costs related to design, installation of sewer and water, legal services, etc. The interest rate to be charged on loans made is the provincial borrowing rate plus one-half per cent for administration purposes. Total repayment is due on either a predetermined date or 50 days after the building has been substantially completed depending which is earlier.
APPLICATION PROCEDURE:	Contact the Department of Housing office serving your area.

BUY-NOW BUILD LATER PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To provide first-time home buyers with the opportunity to purchase an equity position in the land holdings of the Department before building a new home.

ELIGIBILITY:

(a) Available to all persons with or without dependents who do not presently own a home.
(b) Not available to builders or developers.
(c) Applicant may purchase only one single family or semi-detached lot.
(d) Applies to designated Department-owned land in the province.

FORM OF ASSISTANCE:

(a) The purchase price will be the Department's discounted cash price.
(b) The mortgage interest rate will be the Provincial Borrowing Rate not to exceed 14 per cent.
(c) The mortgage may be paid out without penalty at any time during the term of the mortgage.
(d) Construction start time will not be specified.

APPLICATION PROCEDURE: Contact the Department of Housing office serving in your area.

EMERGENCY SHELTER PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To provide short term (first stage) housing of one night to one month duration for homeless persons, transients, battered persons and other disadvantaged persons in need.

GUIDELINES:

(a) All projects shall be initiated and supported by a request from a municipality.

(b) Projects shall be owned and operated by either a public or private non-profit corporation or incorporated society.

(c) Terms of reference for operation of the shelters will be the responsiblity of sponsoring group, but subject to Minister's guidelines.

(d) Maximum number of units/beds in one project shall not exceed 10 except where the conversion of an existing building permits more units to a maximum of 20 units/beds.

(e) Projects shall be financed by private lender mortgage, amortized over 35 years and guaranteed by the Nova Scotia Housing Development Corporation.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

FAMILY BENEFITS HOUSING PROGRAM

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Nova Scotia Department of Social Services.

PURPOSE:

Program is designed as a joint initiative between the Nova Scotia Department of Housing and Department of Social Services to provide modest housing to eligible applicants who are in receipt of the shelter component of provincial family benefits.

ELIGIBILITY:

(a) Applicants must have been residents of Nova Scotia for at least one (1) year and be in receipt of the shelter component of the provincial family benefits through the Department of Social Services.

(b) Applicants shall not own a home with the exception of those who reside in a dwelling which is inadequate by virtue of its physical condition.

(c) Single individual shall have a dependent to qualify.

(d) Plans and specifications for all units are subject to the requirements established by the Minister of Housing.

(e) All work carried out must meet requirements of Municipal By-laws and regulations.

FORM OF ASSISTANCE:

(a) All loans under the program shall be used for the construction of a new or the purchase and/or repair of an existing housing unit.

(b) Units are to be for the sole use and benefit of an applicant and his/her immediate family for whom provincial family benefits are received.

(Cont'd)

FAMILY BENEFITS HOUSING PROGRAM (Cont'd)

(c) Maximum mortgage is $30,300.00 including mortgage insurance fee or as determined by the shelter component available and the prevailing interest rate at the time of mortgage approval.

(d) Mortgage interest rate will be prevailing rate at time of mortgage approval.

(e) The amortization period of the Mortgage shall not exceed 25 years.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

DEMONSTRATION HOUSING PROJECT (PILOT PROJECT)

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Halifax/Dartmouth area municipalities

The active partner may be the Department of Housing, municipal unit, or a municipal non-profit housing corporation.

PURPOSE:

To provide 250 units of adequate affordable housing in the Metropolitan Halifax/Dartmouth area through joint provincial, municipal, and federal cooperation and financing.

ELIGIBILITY:

Housing types permitted under the program are Emergency Shelter, Rooming Housing, Single Parent Housing, Enriched Seniors Housing, and Family Rental Housing.

The active partner shall be responsible for establishing project mix, site selection, ownership, financing, design, inspection, project management, and operation. Each project under the program shall be governed by a project agreement.

FORM OF ASSISTANCE:

Projects under this program may be financed by means of up-front provincial/municipal/federal grants combined with conventional private lender mortgages arranged by the partner who will own the project.

APPLICATION PROCEDURE:

A special initiative in 1986/87, for further information contact the Department of Housing.

HOUSING AUTHORITIES

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Relevant Municipality

PURPOSE:

Housing Authorities are established by Provincial Orders in Council to supervise and operate the Federal-Provincial Public Housing projects.

CONSTITUTION OF MEMBERSHIP:

The number of members appointed to a Housing Authority is determined by the characteristics of the portfolio to be administered and the appointments to the Authority are made by the Minister of Housing. Appointees to a local Authority are selected by a nominating committee representing all three levels of government, while in the case of a Regional Authority the appointees are selected by the Municipalities involved, the Federal and Provincial Governments.

DUTIES:

To supervise and operate all Public Housing Projects (Senior Citizen and Family Units) constructed under various Sections of the National Housing Act as a trustee on behalf of the Partnership. There are presently 43 Housing Authorities established in the Province administering more than 10,000 units of public housing, being comprised of approximately 3,200 Family Units and 6,800 Senior Citizens Units.

FORM OF ASSISTANCE:

The operating deficits on Public Housing projects constructed under the National Housing Act are shared by the Federal Government, the Province of Nova Scotia and the relevant municipality. The ratio of the shared loss varies from project to project, but the total deficit for all 10,000 units is shared approximately 71% by the Federal Government, 17% by the Province of Nova Scotia and 12% by the Municipalities.

LAND SERVICING/LOT SALES PROGRAM

RESPONSIBILITY : Nova Scotia Department of Housing

PURPOSE: To provide serviced lots and block lands throughout Nova Scotia and in well planned subdivisions to help meet the housing needs of Nova Scotians.

ELIGIBILITY:

1. Client
   - (a) Individual members of the public.
   - (b) Small and large builders.
   - (c) Commercial and institutional developers.

2. Projects
   - (a) The Department of Housing has an extensive program of land acquisition and servicing, creating subdivisions of varying sizes which may include all types of public and private housing and commercial and institutional areas.

FORM OF ASSISTANCE: The Nova Scotia Department of Housing is responsible for the land acquisition, total project planning, land servicing and selling of the building sites.

APPLICATION PROCEDURE: Contact any of the Department of Housing Offices serving your area or, in the Halifax/Dartmouth metro area and in Sydney, the land assembly sales offices as listed on pages 2 and 3.

LEASE PURCHASE HOUSING PROGRAM (1986)

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation

PURPOSE:

To assist low and middle income Nova Scotia families to acquire homes.

ELIGIBILITY:

1. Client

(a) The current maximum qualifying income is the core need income established by Canada Mortgage and Housing Corporation. This is subject to periodic review.

2. Dwelling

(a) Must be single-family dwelling, newly constructed and may be detached, semi-detached or one unit of row housing.

(b) House plans, specifications, building lots and any repair work must be approved by the Department of Housing in accordance with Canada Mortgage and Housing Corporation's regulations.

FORM OF ASSISTANCE:

(a) The applicant acquires a housing unit through a Lease Purchase Agreement allowing the first occupant to purchase the home at the original capital cost. The second and subsequent tenants purchase at the market value at time of occupancy.

(b) No down payment.

(c) Applicant pays 25 per cent of his/her adjusted family income as rent and is responsible for any on-going maintenance and all utilities. The balance of the required payment will be cost shared by Canada Mortgage and Housing Corporation and the Department of Housing.

(d) After purchasing the home, the tenant must remain in the unit for a further five (5) years in order to qualify for all the appreciated value.

APPLICATION PROCEDURE:

Contact the Department of Housing Office serving your area.

MINIMUM SHELTER PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To provide medium term (second stage) housing of one month to two years duration for homeless persons, transients, battered persons and other disadvantaged persons in need.

GUIDELINES:

(a) All projects shall be initiated and supported by a request from a municipality.

(b) Projects shall be owned and operated by either a public or private non-profit corporation or incorporated society.

(c) Terms of reference for operation of the shelters will be the responsiblity of sponsoring group, but subject to Minister's guidelines.

(d) Maximum number of units in one project shall not exceed 10 except where the conversion of an existing building permits more units to a maximum of 20 units.

(e) Projects shall be financed by private lender mortgage, amortized over 35 years and guaranteed by the Nova Scotia Housing Development Corporation.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

NOVA SCOTIA HOME AWARDS PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To support innovation in housing design in Nova Scotia and increase public awareness of the Province's residential development activity.

ELIGIBILITY: All housing development in Nova Scotia is eligible provided the project has been completed and meets the objectives of the program.

Award Categories:

1. Home Unit Design - Award nominees will be considered on the basis of design innovation and excellence, cost, energy conservation, and the use of Nova Scotian materials.

2. Home Construction and Delivery Innovation - Innovation in use of materials, financing, subdivision design, or housing component design.

3. Home Renovation/Restoration - Excellence in the renovation of older housing with emphasis on suitability to neighbourhood, historical value, details, and economics.

FORM OF ASSISTANCE: A jury representing the Department of Housing, Nova Scotia Home Builders' Association, and the Nova Scotia Association of Architects evaluate entries.

A presentation to the award winners takes place in November of each year.

APPLICATION PROCEDURE: The Nova Scotia Home Awards are advertised during July and September and information is available at the Department of Housing's nearest office.

PARENT APARTMENT PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To provide assistance to eligible homeowners to create an apartment within a principal residence for senior(s) related to the homeowner.

ELIGIBILITY:

(a) Applicant must be a resident of Nova Scotia for at least one (1) year and own real property.

(b) Loans shall be made only with respect to permanent residence of applicant.

(c) Loans shall be made with respect to fee simple ownership housing in the form of detached, semi-detached or row housing units.

(d) Total outstanding charges on property shall not exceed 90% of market value after completion of unit.

(e) Addition or space to be renovated shall not exceed 300 sq.ft. and will include: 120 sq.ft. for bedroom and storage and may include bathing and minor food preparation areas. If bathing facilities are not included, easy access to existing facilities must be available.

FORM OF ASSISTANCE:

(a) Minimum loan under the program shall be $1,000.00 and maximum $10,000.00.

(b) All loans will be secured by a registered first or second mortgage.

(c) Repayment term shall not exceed 10 years.

(d) The interest rate shall be 6% per annum.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

PRIVATE NON-PROFIT HOUSING PROGRAM

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporaton
- Private Non-Profit Housing Group

PURPOSE:

To assist households in need to obtain affordable, adequate and suitable rental housing, with or without on-site care or support services.

ELIGIBILITY:

Private Non-Profit groups, incorporated under the Societies Act.

FORM OF ASSISTANCE:

Financing is by means of a 100% N.H.A. insured loan. Projects with on-site care or support services may receive a subsidy in the form of a write-down of the interest rate to 2%. Any remaining deficit and costs associated with the care portion of the project are covered by a daily rate, which is cost shared by the relevant municipality and the Department of Social Services. Those without care may receive a maximum subsidy equal to the difference between eligible operating costs and revenues, shared 75% by the Government of Canada and 25% by the Province of Nova Scotia.

APPLICATION PROCEDURE:

The Private Non Profit Group, after having been incorporated, advises the Department of Housing of the project they wish to undertake. Such projects may be new construction or the acquisition and conversion of existing units. The group must also indicate the "all in" cost of the project, the estimated revenue from rentals and the cost of operation.

Further details may be obtained from the Department of Housing office in your area.

PROVINCIAL HOUSING EMERGENCY REPAIR PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To provide assistance to individuals having restricted incomes who cannot afford to carry out the emergency repairs required to maintain their homes as habitable units.

ELIGIBILITY:

1. Client
   - (a) Priority will be given to those having a combined income of less than $6,000 per annum.
   - (b) Must own, be part owner, or have a life interest and must occupy the dwelling.

2. Dwelling
   - (a) Must be principal residence of applicant.
   - (b) Must be single family unit and may be detached, semi-detached, a mobile home or one unit of row housing.
   - (c) Only houses threatening the health and safety of the residents will be considered for this program.

FORM OF ASSISTANCE: A one time only grant of up to $2,500 for labour and materials.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

PUBLIC NON-PROFIT HOUSING - FAMILY UNITS

RESPONSIBLITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Relevant Municipality
- Relevant Housing Authority

PURPOSE:

To provide suitable rental accommodation for families who, because of their low incomes, cannot obtain adequate housing.

IMPLEMENTATION PROCEDURE:

A project is initiated by a resolution, passed by the appropriate municipal council. When funding is available and if evidence of need and demand is demonstrated, the Department of Housing places a project on its construction program.

The capital cost of Public Non-Profit Housing for senior citizens and families, is financed 100% by the Provincial Government; operating losses are shared 75%-25% by the Federal Government and the Province. The Province's contribution is shared by the relevant municipalilty.

ELIGIBILITY:

(a) Eligibility is basically determined by family composition, income, present accommodation and residency.
(b) Applicants must have resided in the relevant community for (12) consecutive months within the previous three years or, having been a former resident of the relevant municipality for a minimum of 60 months, can provide evidence on medical or compassionate grounds of eligibility.
(c) Selection of tenants is carried out by the local Housing Authority based on a point scoring system.

(Cont'd)

PUBLIC NON-PROFIT HOUSING - FAMILY UNITS (Cont'd)

FORM OF ASSISTANCE:

(a) Self-contained units with stove and refrigerator.
(b) Rent is based on a rent-to-income ratio and may vary from 16.7 per cent of family income to 25 per cent of family income, with appropriate reductions for services not provided and reduction for each child.
(c) A grant in lieu of taxes paid to the municipality in order to help defray the municipality's share of the operating deficit.

APPLICATION PROCEDURE:

Applications or information may be obtained from the Housing Authority. To determine the relevant Housing Authority you may telephone the Department of Housing office serving your area.

PUBLIC NON-PROFIT HOUSING - SENIOR CITIZENS

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Relevant Municipality
- Relevant Housing Authority

PURPOSE:

To provide affordable, comfortable living accommodations for senior citizens.

IMPLEMENTATION PROCEDURE:

A project is initiated by a resolution passed by the appropriate municipal council. When funding is available and if evidence of need and demand is demonstrated, the Department of Housing places a project on its construction program.

The capital cost of Public Non-Profit Housing for senior citizens and families, is financed 100% by the Provincial Government; operating losses are shared 75%-25% by the Federal Government and the Province. The Province's contribution is shared by the relevant municipality.

ELIGIBILITY:

(a) Must be 58 years of age or older, physically and mentally self-sufficient.
(b) Must have been a resident in the particular community for twelve (12) consecutive months within the three years prior to applying or, having been a former resident of the relevant municipality for a minimum of 60 months, can provide evidence on medical or compassionate grounds of eligibility.
(c) Priority is given to applicants in the lower income groups.

(Cont'd)

PUBLIC NON-PROFIT HOUSING - SENIOR CITIZENS (Cont'd)

FORM OF ASSISTANCE:

(a) Tenants pay 16.7 percent to 25 per cent of their gross income.
(b) Grants in lieu of taxes paid to the Municipality in order to help defray the Municipality's share of the operating deficit.
(c) Units are self-contained bachelor or one-bedroom suites and some have been designed for handicapped tenants.

APPLICATION PROCEDURE:

Applications or information may be obtained from the Housing Authority in your area. To determine the relevant Housing Authority you may telephone the Department of Housing office in your area.

PUBLIC NON-PROFIT HOUSING - SPECIAL CARE

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Public Non-Profit Housing Group
- Relevant Municipality

PURPOSE:

To provide accommodation to those persons requiring special care due to physical or mental infirmities.

ELIGIBILITY:

Public Non-Profit Groups organized to represent the relevant Municipality and made up of Provincial or Municipal representatives (members of municipal councils, etc.). Public Non-Profit Groups work through the Nova Scotia Department of Housing.

FORM OF ASSISTANCE:

(a) Financing is provided by the Municipal Finance Corporation and the loan must be guaranteed by the sponsoring municipal unit.

(b) Canada Mortgage and Housing Corporation and the Nova Scotia Department of Housing provide a subsidy, if required, in the form of a write-down on the interest rate on the loan from the current rate to 2 per cent which is shared 75%-25% respectively.

(c) Any remaining deficit and costs associated with the care portion of a project are covered by a daily rate, which is cost shared by the relevant Municipality and the Department of Social Services.

APPLICATION PROCEDURE:

The Public Non-Profit Group, after having been incorporated, advises the Department of Housing of the project they wish to undertake. Such projects may be new construction or the acquisition and conversion of existing units. The group must also indicate the "all in" cost of the project, the estimated revenue from rentals and the cost of operation.

Further details may be obtained from the Department of Housing office in your area.

RENT SUPPLEMENT PROGRAM

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Private landlords or Continuing Housing Co-operatives.

PURPOSE:

To assist households in need to obtain affordable, adequate and suitable rental housing by subsidizing rents in eligible rental dwellings.

ELIGIBILITY:

Private landlords and Continuing Housing Co-operatives.

FORM OF ASSISTANCE:

The assistance shall be based on the monies required to pay the difference between the rent paid by the Rent Supplement client and a market rent which would be agreed to by the Minister in the agreement with the owner. The assistance provided shall be cost shared 45%/55% by Canada and Nova Scotia and is available over a period of 35 years. Rents charged shall be based upon a rent-to-income scale and adjusted household income.

APPLICATION PROCEDURE:

(a) Continuing Housing Co-operatives:
Canada Mortgage and Housing Corporation, in consultation with the Minister of Housing, assumes responsibility for the distribution of Rent Supplement units to Continuing Housing Co-operatives.

(b) Private Landlords:
Where possible, a public tendering process shall be used in the selection of projects and units.

Further details may be obtained from the Department of Housing office in your area.

RESIDENTIAL INTENSIFICATION PROGRAM

RESPONSIBILITY:

Nova Scotia Department of Housing

PURPOSE:

To increase the number of households accommodated in existing buildings and/or on existing serviced land in the Metropolitan Halifax/Dartmouth region through the conversion of existing structures and through the building of new units on vacant land.

ELIGIBILITY:

Projects must be located within the major communities within the Metropolitan Halifax/Dartmouth region.

The minimum number of newly-created rental units in a proposal would be four (4) and the maximum number would be forty (40).

Apartment units being developed with funding or assistance under other federal or provincial housing programs will not be eligible.

FORM OF ASSISTANCE:

The Province will provide grants of $2,000 per unit (up to a total of 40 grants) subject to an agreement on the number of eligible units and the proposed rental scale to be established. A rental scale forecast will be required for the first three years of occupancy for the eligible units.

APPLICATION PROCEDURE:

A pilot project for 1986, for further details contact the Department of Housing.

RURAL AND NATIVE HOUSING PROGRAM

RESPONSIBILITY:

- Canada Mortgage and Housing Corporation is responsible for the Rural and Native Housing Program.
- The Department of Housing contributes to the maintenance of units that were built before 1984.

PURPOSE:

To provide assistance for low income families in rural areas of Nova Scotia to acquire adequate housing, either new construction or the acquisition and repair of an existing unit.

ELIGIBILITY:

1. Client
   - (a) Must reside in a community or area having a population of 2,500 or less.
   - (b) Priority is given to those persons having the poorest housing, the lowest income and the largest families.
2. Dwelling
   - (a) Single family units, either newly constructed or existing.

FORM OF ASSISTANCE:

Individual loans are made for private ownership of single family units and are repaid over 25 years. Payments are based on income and may vary from as low as $22.00 per month to 25 per cent of family income. The maximum loan is $56,500.

APPLICATION PROCEDURE:

Applications are made through the non-profit delivery group operating in the particular area. Applications are then forwarded to Canada Mortgage and Housing Corporation for approval.

SECOND MORTGAGE PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To provide assistance to first time homeowners for the downpayment to construct or purchase a modest home.

ELIGIBILITY:

(a) Applicant must be a resident of Nova Scotia for at least one (1) year.

(b) Maximum gross family income is $45,000.00.

(c) Minimum two (2) person household.

(d) Applicant cannot presently own adequate housing.

(e) Applicant must have a good Credit Rating.

(f) Applicant must provide a minimum of $1,500.00 in equity.

(g) Existing units shall not be older than 10 years.

(h) The maximum purchase price shall not exceed $85,000.00 and where the purchase price exceeds $75,000.00, purchaser's equity will increase proportionately.

FORM OF ASSISTANCE:

(a) Provides a maximum Second Mortgage of 25% of the purchase price less $1,500.00 equity to a maximum of $17,250.00.

(b) Interest rate established at time of approval.

(c) Interest rate fixed for the life of mortgage.

(d) Amortization shall not exceed 15 years.

(e) No more than one (1) loan available to persons under this program.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

SELF-HELP HOUSING PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To provide funds to lower and middle income families for the construction or purchase of new (never occupied) modest houses.

ELIGIBILITY:

1. Client

(a) Maximum qualifying family income is $35,000.00. Family income is defined as the total income of all family wage earners, not including Family Allowance.

(b) Only two or more person households qualify.

(c) Applicant's financial situation must be such that they can afford home ownership.

2. Dwelling

(a) Must be new construction.

(b) House plans will be approved under the following guidelines:

1. Main floor area of bungalows and split entries cannot exceed 1,100 square feet in total.
2. Main floor and upper floor area of a one and a half to two storey unit cannot exceed 1,360 square feet in total.
3. Must be designed without non-essentials such as fireplaces and carports.

FORM OF ASSISTANCE:

(a) Mortgages of up to $65,000.00 Halifax/Dartmouth - $60,000.00 all other areas.

(b) Loan amounts cannot exceed 100 per cent of estimated reproduction value of the unit.

(c) Interest rate will be established at the time of approval.

(d) Interest rate will be fixed for a maximum term of 10 years.

(e) Maximum amortization of mortgage 25 years.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

SENIOR CITIZENS ASSISTANCE PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To assist senior citizens wishing to remain in their own homes but who cannot afford to carry out the necessary repairs.

ELIGIBILITY:

1. Client
   - (a) Either spouse must be 65 years of age or over.
   - (b) Priority is given to applicants with a combined annual income of $12,000 or less.
   - (c) Must own, be part owner or have a life interest and must reside in the dwelling for which the application was made.
2. Dwelling
   - (a) Must be principal residence of applicant.
   - (b) Must be single famiy unit and may be detached, one unit of row housing, or mobile home.

FORM OF ASSISTANCE:

- (a) Loans of up to $3,000.00.
- (b) Loans secured by a loan agreement.
- (c) No payments are required as long as the recipient continues to own and occupy the premises.
- (d) If the recipient ceases to own or occupy the premises for which the loan was given the entire loan becomes due and payable.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

SHELL HOUSING PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To provide assistance to lower and middle income families for the construction or purchase of new (never occupied) modest homes. An underlying principle of the program is that such housing may be occupied with construction partially complete, with outstanding work to be completed by the homeowner at a later date as financing permits.

ELIGIBILITY:

(a) Applicant means an individual who has been a resident of Nova Scotia for at least one (1) year.

(b) Applicants must have a good credit rating.

(c) Applicant shall not own a home at the time of application.

(d) Applicant shall not have a gross family income in excess of $28,000.00.

(e) Applicant shall not pay more than 25% of gross family income on mortgage payments (P.I.T.).

(f) Applicant must be a minimum two (2) person household to qualify.

FORM OF ASSISTANCE:

(a) Maximum mortgage available is $50,500.00 including mortgage insurance fee.

(b) Mortgage interest rate shall be determined at time of loan approval.

(c) Amortization period not to exceed 25 years.

(d) A subsidy shall be available to reduce the monthly mortgage payment (P.I.T.) to 25% of the gross family income and shall not exceed $100.00 per month.

(Cont'd)

SHELL HOUSING PROGRAM (Cont'd)

(e) All recipients of subsidy will be subject to an annual income review.

(f) Subsidy shall decrease annually by the greater of $10.00 per month per year or by the difference between the original subsidy and the amount required to bring the mortgage payment to 25% of gross family income.

(g) In no event shall subsidy be increased or reinstated.

(h) Only the original applicant shall receive a subsidy and only so long as the applicant owns and occupies the unit and is eligible to receive a subsidy.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

SMALL LOANS ASSISTANCE PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing.

PURPOSE: To provide low interest loans up to $5,000.00 for repairs, alterations or additions to single family homes, including mobile homes, for completion or partial completion of a single family home and for the conversion of larger, single family homes into self-contained apartment units (maximum of 2 units).

ELIGIBILITY:

1. Client
   - (a) Must own and reside in the dwelling for which the application is made.
   - (b) Must have an adjusted family income of less than $17,000 per annum. (Gross family income less $1,000.00 for a working spouse and $500 for each dependent child).
   - (c) Applicants must have a good credit rating.
   - (d) Total housing indebtedness must not exceed 27 per cent of gross family income. (Principal, interest and taxes for housing related loans).
2. Dwelling
   - (a) Must be principal residence of applicant.
   - (b) Must be single family unit and may be detached, semi-detached, a mobile home or unit of row housing.
   - (c) Total outstanding charges must not exceed 75 per cent of the property's appraised value.

FORM OF ASSISTANCE:

- (a) Loans available up to $5,000.00.
- (b) Maximum term of loan is five years.
- (c) Interest Rate varies according to income.
- (d) Loans are secured by a first, second or chattel mortgage on the property for which the application is made.

APPLICATION PROCEDURE: Contact the Department of Housing Office serving your area.

SMALL HOUSE STARTER HOME

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Non-Profit Housing Group

PURPOSE:

To provide suitable housing for those on low incomes.

ELIGIBILITY:

(a) Financing is obtained by the Non-Profit Agency through a private lender.

(b) The Department of Housing will guarantee the mortgage.

(c) For clients on Social Assistance, approval of the maximum allowable shelter component is required from the Department of Social Services.

(d) For clients on low income, an assistance of $100/month is available. This assistance is reduced yearly.

APPLICATION PROCEDURE:

The Non-Profit Group will contact the Department of Housing regarding the number of units they will deliver. They will also provide information on where the units will be delivered, estimated costs and who their clientele will be (low wage earners, Social Assistance recipients). They will then negotiate with a private lender for the mortgage and before finalizing, obtain final approval from the Department of Housing.

NOTE:

Emphasis will be on newly constructed units, and the Non-Profit Agency must have the ability to provide counselling and training to the client for up to 3 years on a lease purchase arrangement on the house.

STUDENT HOUSING PROGRAM

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Nova Scotia Department of Education

PURPOSE:

To provide moderately priced rental accommodation for full-time university students.

ELIGIBILITY:

Accommodation in such projects would be limited to students whose permanent residence lies outside the university area and who, therefore, have a demonstrated need for alternative accommodation.

FORM OF ASSISTANCE:

The program would be delivered directly by the particular university involved (with private sector borrowing guaranteed by the Province). Grants would be provided to maintain the rental scale for the housing at a level which is affordable to the student.

APPLICATION PROCEDURE:

The relevant university would make application to the Department of Housing, providing details of the proposed project including estimated costs.